



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [FIRST AMERICAN FINANCIAL CORPORATION](#)

City/State [SANTA ANA, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [12,795,988](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: _____

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FIRST AMERICAN FINANCIAL CORPORATION](#)
[1 FIRST AMERICAN WAY](#)
[SANTA ANA, CA 92707](#)

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BHC Name

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Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	12,260,579	11,367,680	10,233,932	9,315,269	
Net income (\$000)	696,429	707,410	474,496	423,049	
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.06			1.82			1.59			1.03					
+ Non-interest income	55.38			51.70			54.73			60.47					
– Overhead expense	49.40			46.20			49.82			56.87					
– Provision for credit losses	0			0			0			0					
+ Securities gains (losses)	0.49			0.64			-0.55			0.16					
+ Other tax equivalent adjustments	0			0			0			0					
= Pretax net operating income (tax equivalent)	7.53			7.96			5.96			4.78					
Net operating income	5.68			6.22			4.64			4.54					
Net income	5.68			6.22			4.64			4.54					
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.93			4.03			3.54			2.48					
Interest expense	0.90			0.76			0.71			0.68					
Net interest income (tax equivalent)	2.03			3.27			2.83			1.80					
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0			0			0			0					
Earnings coverage of net loan and lease losses (X)															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0			0			0			0					
Allowance for loan and lease losses / Total loans and leases	0			0			0			0					
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	4.32			10.30			28.80			83.98					
30–89 days past due loans and leases / Total loans and leases	0			0			0			0					
Liquidity and Funding															
Net noncore funding dependence	-2.91			-25.92			-36.14			-20.81					
Net short-term noncore funding dependence	-26.42			-45.41			-54.20			-39.97					
Net loans and leases / Total assets	6.08			2.66			0.84			0.07					
Capitalization															
Tier 1 leverage ratio	0			0			0			0					
Holding company equity capital / Total assets	38.37			38.38			35.20			36.35					
Total equity capital (including minority interest) / Total assets	38.46			38.41			35.23			36.38					
Common equity tier 1 capital / Total risk-weighted assets															
Net loans and leases / Equity capital (X)	0.16			0.07			0.02			0					
Cash dividends / Net income	28.53			26.64			37.62			37.65					
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	11.08			8.36			11.05			8.40					
Equity capital	11.07			18.14			7.53			15.68					
Net loans and leases	153.97			242.20			1,167.31			-9.40					
Noncore funding	48.95			23.60			7.65			0.53					
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0					
Long-term debt / Equity capital	20.21			16.01			18.89			20.30					
Equity investment in subsidiaries / Equity capital	121.10			117.97			122.73			125.29					
Cash from ops + noncash items + op expense / Op expense + dividends	247.92			165.08			192.23			134.29					

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	23,753	8,813	3,152	277		169.52	7612.01
Income from lease financing receivables.....	0	0	0	0			
Fully taxable income on loans and leases.....	23,753	8,813	3,152	277		169.52	7612.01
Tax-exempt income on loans and leases.....	0	0	0	0			
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	23,753	8,813	3,152	277		169.52	7612.01
Investment interest income (tax equivalent).....	125,876	163,339	138,409	104,536		-22.94	63.86
Interest on balances due from depository institutions.....	26,653	69,883	49,485	13,667		-61.86	449.55
Interest income on other earning assets.....	10,826	12,492	12,773	13,104		-13.34	-11.67
Total interest income (tax equivalent).....	187,108	254,527	203,819	131,584		-26.49	98.55
Interest on time deposits of \$250K or more.....	16	9	6	6		77.78	
Interest on time deposits < \$250K.....	5	2	1	1		150.00	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	4,050	8,306	5,295	3,233		-51.24	61.94
Interest on other borrowings and trading liabilities.....	53,396	39,484	35,676	32,825		35.23	100.33
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0			
Total interest expense.....	57,467	47,801	40,978	36,065		20.22	94.76
Net interest income (tax equivalent).....	129,641	206,726	162,841	95,519		-37.29	100.29
Non-interest income.....	6,789,998	5,877,501	5,600,870	5,632,610		15.53	33.28
Adjusted operating income (tax equivalent).....	6,919,639	6,084,227	5,763,711	5,728,129		13.73	34.12
Overhead expense.....	6,056,753	5,252,221	5,098,049	5,297,207		15.32	28.24
Provision for credit losses.....	0	0	0	0			
Securities gains (losses).....	60,384	73,012	-56,124	14,487		-17.30	
Other tax equivalent adjustments.....	0	0	0	-78			
Pretax net operating income (tax equivalent).....	923,270	905,018	609,538	445,331		2.02	113.34
Applicable income taxes.....	222,774	195,170	133,640	23,468		14.14	54.82
Tax equivalent adjustments.....	0	0	0	0			
Applicable income taxes (tax equivalent).....	222,774	195,170	133,640	23,468		14.14	54.82
Minority interest.....	4,067	2,438	1,402	-1,186		66.82	418.75
Net income before discontinued operations, net of minority interest.....	696,429	707,410	474,496	423,049		-1.55	141.74
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	696,429	707,410	474,496	423,049		-1.55	141.74
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	700,496	709,848	475,898	421,863		-1.32	142.50
Investment securities income (tax equivalent).....	125,876	163,339	138,409	104,536		-22.94	63.86
US Treasury and agency securities (excluding mortgage-backed securities) ..	9,830	14,265	10,760	6,763		-31.09	55.37
Mortgage-backed securities.....	55,851	86,381	63,182	38,400		-35.34	99.97
All other securities.....	60,195	62,693	64,467	59,373		-3.98	41.42
Cash dividends declared.....	198,663	188,440	178,487	159,284		5.43	83.06
Common.....	198,663	188,440	178,487	159,284		5.43	83.06
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.53			2.24			1.99			1.41					
Less: Interest expense	0.47			0.42			0.40			0.39					
Equals: Net interest income (tax equivalent)	1.06			1.82			1.59			1.03					
Plus: Non-interest income	55.38			51.70			54.73			60.47					
Equals: adjusted operating income (tax equivalent)	56.44			53.52			56.32			61.49					
Less: Overhead expense	49.40			46.20			49.82			56.87					
Less: Provision for credit losses	0			0			0			0					
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0					
Plus: Realized gains (losses) on available-for-sale securities	0.49			0.64			-0.55			0.16					
Plus: other tax equivalent adjustments	0			0			0			0					
Equals: Pretax net operating income (tax equivalent)	7.53			7.96			5.96			4.78					
Less: Applicable income taxes (tax equivalent)	1.82			1.72			1.31			0.25					
Less: Minority interest	0.03			0.02			0.01			-0.01					
Equals: Net operating income	5.68			6.22			4.64			4.54					
Plus: Net extraordinary items	0			0			0			0					
Equals: Net income	5.68			6.22			4.64			4.54					
Memo: Net income (last four quarters)	5.68			6.22			4.64			4.54					
Net income—BHC and noncontrolling (minority) interest	5.71			6.24			4.65			4.53					
Margin Analysis															
Average earning assets / Average assets	52.13			55.57			56.27			56.85					
Average interest-bearing funds / Average assets	26.41			31.76			35.17			34.36					
Interest income (tax equivalent) / Average earning assets	2.93			4.03			3.54			2.48					
Interest expense / Average earning assets	0.90			0.76			0.71			0.68					
Net interest income (tax equivalent) / Average earning assets	2.03			3.27			2.83			1.80					
Yield or Cost															
Total loans and leases (tax equivalent)	11.47			8.06			12.15			1.28					
Interest-bearing bank balances	3.83			10.54			9.35			4.60					
Federal funds sold and reverse repos															
Trading assets															
Total earning assets	2.93			4.03			3.54			2.48					
Investment securities (tax equivalent)	2.05			2.65			2.43			2.02					
US Treasury and agency securities (excluding mortgage-backed securities)	2.67			2.63			2.28			1.77					
Mortgage-backed securities	1.69			2.66			2.34			1.74					
All other securities	2.47			2.60			2.43			2.32					
Interest-bearing deposits	0.12			0.31			0.52			0.14					
Time deposits of \$250K or more	1.35			0.79			0.53								
Time deposits < \$250K	0.39			0.36			0.18								
Other domestic deposits	0.22			0.31			0.19								
Foreign deposits															
Federal funds purchased and repos	0			0			0			0					
Other borrowed funds and trading liabilities	4.29			4.56			4.46			4.45					
All interest-bearing funds	1.77			1.32			1.14			1.13					

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

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Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	6,789,998	5,877,501	5,600,870	5,632,610	
Fiduciary activities income	34,170	27,129	18,457	16,365	
Service charges on deposit accounts - domestic	7,738	6,165	7,260	7,817	
Trading revenue	0	0	0	0	
Investment banking fees and commissions	0	0	0	0	
Insurance activities revenue	1,340,588	1,113,716	1,026,772	1,048,865	
Venture capital revenue	0	0	0	0	
Net servicing fees	0	0	0	0	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	-5,181	-4,356	2,493	-478	
Other non-interest income	5,412,683	4,734,847	4,545,888	4,560,041	
Total overhead expenses	6,056,753	5,252,221	5,098,049	5,297,207	
Personnel expense	1,965,993	1,830,405	1,773,308	1,914,382	
Net occupancy expense	303,960	295,384	289,075	291,035	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	43,250	28,350	30,381	28,066	
Other operating expenses	3,743,550	3,098,082	3,005,285	3,063,724	
Fee income on mutual funds and annuities	0	0	0	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	18,644	17,536	17,371	17,831	
Average personnel expense per employee	105.45	104.38	102.08	107.36	
Average assets per employee	657.62	648.25	589.14	522.42	

Analysis Ratios

Mutual fund fee income / Non-interest income	0			0			0			0					
Overhead expenses / Net Interest Income + non-interest income	87.53			86.33			88.45			92.48					

Percent of Average Assets

Total overhead expense	49.40			46.20			49.82			56.87					
Personnel expense	16.04			16.10			17.33			20.55					
Net occupancy expense	2.48			2.60			2.82			3.12					
Other operating expenses	30.89			27.50			29.66			33.19					
Overhead less non-interest income	-5.98			-5.50			-4.91			-3.60					

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	87.53			86.33			88.45			92.48					
Personnel expense	28.41			30.08			30.77			33.42					
Net occupancy expense	4.39			4.85			5.02			5.08					
Other operating expenses	54.73			51.39			52.67			53.98					
Total non-interest income	98.13			96.60			97.17			98.33					
Fiduciary activities income	0.49			0.45			0.32			0.29					
Service charges on domestic deposit accounts	0.11			0.10			0.13			0.14					
Trading revenue	0			0			0			0					
Investment banking fees and commissions	0			0			0			0					
Insurance activities revenue	19.37			18.30			17.81			18.31					
Venture capital revenue	0			0			0			0					
Net servicing fees	0			0			0			0					
Net securitization income	0			0			0			0					
Net gain (loss) - sales of loans, OREO, and other assets	-0.07			-0.07			0.04			-0.01					
Other non-interest income	78.22			77.82			78.87			79.61					
Overhead less non-interest income	-10.60			-10.28			-8.72			-5.86					
Applicable income taxes / Pretax net operating income (tax equivalent)	24.13			21.57			21.92			5.27					
Applicable income tax + TE / Pretax net operating income + TE	24.13			21.57			21.92			5.27					

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

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Peer #

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	748,312	287,459	76,311	0		160.32	
Commercial and industrial loans	29,912	18,970	13,237	7,066		57.68	409.92
Loans to individuals	0	0	0	0			
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	0	0	0	0			
Other loans and leases	0	0	0	0			
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	778,224	306,429	89,548	7,066		153.97	13166.69
Less: Allowance for loan and lease losses	0	0	0	0			
Net loans and leases	778,224	306,429	89,548	7,066		153.97	13166.69
Debt securities that reprice or mature in over 1 year	5,221,698	4,417,359	3,978,589	3,300,911		18.21	76.06
Mutual funds and equity securities	464,126	392,318	353,535	466,516		18.30	44.46
Subtotal	6,464,048	5,116,106	4,421,672	3,774,493		26.35	96.29
Interest-bearing bank balances	587,179	866,706	707,613	113,592		-32.25	113.40
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	1,133,124	1,496,277	1,735,222	1,451,773		-24.27	-13.73
Trading assets	0	0	0	0			
Total earning assets	8,184,351	7,479,089	6,864,507	5,339,858		9.43	67.66
Non-interest-bearing cash and due from depository institutions	734,143	663,675	795,725	1,314,969		10.62	-5.32
Premises, fixed assets, and leases	1,029,917	1,021,688	1,035,307	790,542		0.81	33.38
Other real estate owned	35,120	35,200	36,217	35,985		-0.23	-3.69
Investment in unconsolidated subsidiaries	285,885	185,877	73,628	75,602		53.80	137.82
Intangible and other assets	2,526,572	2,133,638	1,825,251	2,016,266		18.42	51.43
Total assets	12,795,988	11,519,167	10,630,635	9,573,222		11.08	55.02
Quarterly average assets	13,028,284	11,571,744	10,760,093	9,501,426		12.59	54.77
Average loans and leases (YTD)	207,173	109,382	25,942	21,565		89.40	3238.80
Memoranda							
Loans held-for-sale	0	0	0	0			
Loans not held-for-sale	778,224	306,429	89,548	7,066		153.97	13166.69
Real estate loans secured by 1-4 family	0	0	0	0			
Commercial real estate loans	0	0	0	0			
Construction and land development	0	0	0	0			
Multifamily	0	0	0	0			
Nonfarm nonresidential	0	0	0	0			
Real estate loans secured by farmland	0	0	0	0			
Total investment securities	6,818,948	6,305,954	6,067,346	5,219,200		8.14	48.22
U.S. Treasury securities	80,846	143,941	162,506	173,998		-43.83	-37.51
US agency securities (excluding mortgage-backed securities)	263,922	321,919	320,385	216,758		-18.02	-37.80
Municipal securities	1,248,808	1,090,840	1,045,035	1,035,937		14.48	77.44
Mortgage-backed securities	3,474,618	3,278,257	3,196,829	2,153,672		5.99	69.62
Asset-backed securities	0	0	0	0			
Other debt securities	1,286,628	1,078,679	989,056	1,172,319		19.28	32.18
Mutual funds and equity securities	464,126	392,318	353,535	466,516		18.30	44.46
Available-for-sale securities	6,354,822	6,305,954	6,067,346	5,219,200		0.77	38.13
U.S. Treasury securities	80,846	143,941	162,506	173,998		-43.83	-37.51
US agency securities (excluding mortgage-backed securities)	263,922	321,919	320,385	216,758		-18.02	-37.80
Municipal securities	1,248,808	1,090,840	1,045,035	1,035,937		14.48	77.44
Mortgage-backed securities	3,474,618	3,278,257	3,196,829	2,153,672		5.99	69.62
Asset-backed securities	0	0	0	0			
Other debt securities	1,286,628	1,078,679	989,056	1,172,319		19.28	32.18
Mutual funds and equity securities	0	392,318	353,535	466,516		-100.00	-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	233,812	159,316	-52,441	55,156		46.76	
Structured notes, fair value	0	0	0	0			
Pledged securities	110,163	104,516	106,011	123,720		5.40	-6.96

BHC Name

City/State

1250101

RSSD Number

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FR Dist.

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Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	1,838,744	1,131,924	826,861	578,985		62.44	496.77
NOW, ATS and transaction accounts	1,435,004	2,203,759	2,957,679	2,489,841		-34.88	-39.93
Time deposits less brokered deposits) < \$250K	1,762	628	502	606		180.57	
MMDA and other savings accounts	0	0	0	0			
Other non-interest-bearing deposits	93,637	33,793	28,643	31,208		177.09	198.25
Core deposits	3,369,147	3,370,104	3,813,685	3,100,640		-0.03	23.48
Time deposits of \$250K or more	1,439	1,120	1,141	1,134		28.48	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	0	0	0	0			
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	3,478	23,039	25,393	42,086		-84.90	-90.16
Other borrowings w/remaining maturity over 1 year	1,526,195	1,003,779	805,124	729,361		52.04	164.87
Brokered deposits < \$250K	0	0	0	0			
Noncore funding	1,531,112	1,027,938	831,658	772,581		48.95	149.62
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	0	0	0	0			
Other liabilities	2,974,081	2,696,123	2,239,904	2,216,976		10.31	38.28
Total liabilities	7,874,340	7,094,165	6,885,247	6,090,197		11.00	43.36
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	1	1	1	1		0.00	0.00
Common surplus	2,214,935	2,300,926	2,258,290	2,236,351		-3.74	2.98
Retained earnings	2,655,495	2,161,049	1,644,165	1,311,112		22.88	213.63
Accumulated other comprehensive income	39,541	-41,492	-160,575	-67,509			
Other equity capital components	0	0	0	0			
Total holding company equity capital	4,909,972	4,420,484	3,741,881	3,479,955		11.07	77.99
Noncontrolling (minority) interest in subsidiaries	11,676	4,518	3,507	3,070		158.43	269.14
Total equity capital, including minority interest	4,921,648	4,425,002	3,745,388	3,483,025		11.22	78.21
Total liabilities and capital	12,795,988	11,519,167	10,630,635	9,573,222		11.08	55.02
Memoranda							
Non-interest-bearing deposits	1,932,381	1,165,717	855,504	610,193		65.77	469.16
Interest-bearing deposits	1,438,205	2,205,507	2,959,322	2,491,581		-34.79	-39.85
Total deposits	3,370,586	3,371,224	3,814,826	3,101,774		-0.02	23.45
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,420,484	3,741,881	3,479,955	3,008,179			
Accounting restatements	0	0	0	0			
Net income	696,429	707,410	474,496	423,049			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	0	0	1	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	198,663	188,440	178,487	159,284			
Change in other comprehensive income	81,033	119,083	-52,516	166,910			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	-89,311	40,550	18,432	41,101			
Holding company equity capital, ending balance	4,909,972	4,420,484	3,741,881	3,479,955			

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Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	5.85			2.50			0.72			0					
Commercial and industrial loans	0.23			0.16			0.12			0.07					
Loans to individuals	0			0			0			0					
Loans to depository institutions and acceptances of other banks	0			0			0			0					
Agricultural loans	0			0			0			0					
Other loans and leases	0			0			0			0					
Net loans and leases	6.08			2.66			0.84			0.07					
Debt securities over 1 year	40.81			38.35			37.43			34.48					
Mutual funds and equity securities	3.63			3.41			3.33			4.87					
Subtotal	50.52			44.41			41.59			39.43					
Interest-bearing bank balances	4.59			7.52			6.66			1.19					
Federal funds sold and reverse repos	0			0			0			0					
Debt securities 1 year or less	8.86			12.99			16.32			15.16					
Trading assets	0			0			0			0					
Total earning assets	63.96			64.93			64.57			55.78					
Non-interest cash and due from depository institutions	5.74			5.76			7.49			13.74					
Other real estate owned	0.27			0.31			0.34			0.38					
All other assets	30.30			29.31			27.94			30.48					
Memoranda															
Short-term investments	13.44			20.51			22.98			16.35					
U.S. Treasury securities	0.63			1.25			1.53			1.82					
US agency securities (excluding mortgage-backed securities)	2.06			2.79			3.01			2.26					
Municipal securities	9.76			9.47			9.83			10.82					
Mortgage-backed securities	27.15			28.46			30.07			22.50					
Asset-backed securities	0			0			0			0					
Other debt securities	10.05			9.36			9.30			12.25					
Loans held-for-sale	0			0			0			0					
Loans held for investment	6.08			2.66			0.84			0.07					
Real estate loans secured by 1–4 family	0			0			0			0					
Revolving	0			0			0			0					
Closed-end, secured by first liens	0			0			0			0					
Closed-end, secured by junior liens	0			0			0			0					
Commercial real estate loans	0			0			0			0					
Construction and land development	0			0			0			0					
Multifamily	0			0			0			0					
Nonfarm nonresidential	0			0			0			0					
Real estate loans secured by farmland	0			0			0			0					

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Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	96.16			93.81			85.22			0					
Real estate loans secured by 1-4 family	0			0			0			0					
Revolving	0			0			0			0					
Closed-end	0			0			0			0					
Commercial real estate loans	0			0			0			0					
Construction and land development	0			0			0			0					
1-4 family	0			0			0			0					
Other	0			0			0			0					
Multifamily	0			0			0			0					
Nonfarm nonresidential	0			0			0			0					
Owner-occupied	0			0			0			0					
Other	0			0			0			0					
Real estate loans secured by farmland	0			0			0			0					
Loans to depository institutions and acceptances of other banks	0			0			0			0					
Commercial and industrial loans	3.84			6.19			14.78			100					
Loans to individuals	0			0			0			0					
Credit card loans	0			0			0			0					
Agricultural loans	0			0			0			0					
Other loans and leases	0			0			0			0					
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans															
Real estate loans secured by 1-4 family															
Revolving															
Closed-end															
Commercial real estate loans															
Construction and land development															
1-4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Loans to depository institutions and acceptances of other banks															
Commercial and industrial loans															
Loans to individuals															
Credit card loans															
Agricultural loans															
Other loans and leases															
Supplemental															
Non-owner occupied CRE loans / Gross loans	0			0			0			0					
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)															
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)															

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Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	13.44			20.51			22.98			16.35					
Liquid assets	40.07			45.67			48.67			41.50					
Investment securities	53.29			54.74			57.07			54.52					
Net loans and leases	6.08			2.66			0.84			0.07					
Net loans, leases and standby letters of credit	6.08			2.66			0.84			0.07					
Core deposits	26.33			29.26			35.87			32.39					
Noncore funding	11.97			8.92			7.82			8.07					
Time deposits of \$250K or more	0.01			0.01			0.01			0.01					
Foreign deposits	0			0			0			0					
Federal funds purchased and repos	0			0			0			0					
Secured federal funds purchased	0			0			0			0					
Net federal funds purchased (sold)	0			0			0			0					
Commercial paper	0			0			0			0					
Other borrowings w/remaining maturity of 1 year or less	0.03			0.20			0.24			0.44					
Earning assets that reprice within 1 year	51.72			53.53			57.32			54.09					
Interest-bearing liabilities that reprice within 1 year	0			0			0			0					
Long-term debt that reprices within 1 year	0			0			0			0					
Net assets that reprice within 1 year	51.72			53.52			57.32			54.08					
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-2.91			-25.92			-36.14			-20.81					
Net short-term noncore funding dependence	-26.42			-45.41			-54.20			-39.97					
Short-term investment / Short-term noncore funding	49,462.42			9,870.03			9,206.43			3,695.56					
Liquid assets - short-term noncore funding / Nonliquid assets	66.80			83.69			94.33			70.19					
Net loans and leases / Total deposits	23.09			9.09			2.35			0.23					
Net loans and leases / Core deposits	23.10			9.09			2.35			0.23					
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital															
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0					
Available-for-sale securities	93.19			100			100			100					
U.S. Treasury securities	1.19			2.28			2.68			3.33					
US agency securities (excluding mortgage-backed securities)	3.87			5.11			5.28			4.15					
Municipal securities	18.31			17.30			17.22			19.85					
Mortgage-backed securities	50.96			51.99			52.69			41.26					
Asset-backed securities	0			0			0			0					
Other debt securities	18.87			17.11			16.30			22.46					
Mutual funds and equity securities	6.81			6.22			5.83			8.94					
Debt securities 1 year or less	16.62			23.73			28.60			27.82					
Debt securities 1 to 5 years	12.53			13.46			14.51			17.97					
Debt securities over 5 years	64.04			56.59			51.07			45.27					
Pledged securities	1.62			1.66			1.75			2.37					
Structured notes, fair value	0			0			0			0					
Percent Change from Prior Like Quarter															
Short-term investments	-27.20			-3.27			56.06			-13.91					
Investment securities	8.14			3.93			16.25			5.28					
Core deposits	-0.03			-11.63			23			10.41					
Noncore funding	48.95			23.60			7.65			0.53					

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	0	0	0	0	
Commit: Secured commercial real estate loans	0	0	0	0	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	0	0	0	0	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade ..	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade ..	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	
Written options contracts (interest rate)	0	0	0	0	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	0	0	0	0	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Loan commitments (reported semiannually, June/Dec)	0			0			0			0					
Standby letters of credit	0			0			0			0					
Commercial and similar letters of credit	0			0			0			0					
Securities lent	0			0			0			0					
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0					
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0					
Credit derivative contracts w/ purchased credit protection-investment grade ..	0			0			0			0					
Credit derivative contracts w/ purchased credit protection-noninvest grade ..	0			0			0			0					
Derivative contracts	0			0			0			0					
Interest rate contracts	0			0			0			0					
Interest rate futures and forward contracts	0			0			0			0					
Written options contracts (interest rate)	0			0			0			0					
Purchased options contracts (interest rate)	0			0			0			0					
Interest rate swaps	0			0			0			0					
Foreign exchange contracts	0			0			0			0					
Futures and forward foreign exchange contracts	0			0			0			0					
Written options contracts (foreign exchange)	0			0			0			0					
Purchased options contracts (foreign exchange)	0			0			0			0					
Foreign exchange rate swaps	0			0			0			0					
Equity, commodity, and other derivative contracts	0			0			0			0					
Commodity and other futures and forward contracts	0			0			0			0					
Written options contracts (commodity and other)	0			0			0			0					
Purchased options contracts (commodity and other)	0			0			0			0					
Commodity and other swaps	0			0			0			0					
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	0			0			0			0					

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Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	0	0	0	0	
Written options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Purchased options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Swaps	0	0	0	0	
Held for trading	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	
One year or less	0	0	0	0	
Over 1 year to 5 years	0	0	0	0	
Over 5 years	0	0	0	0	
Gross negative fair value (absolute value)	0	0	0	0	
Gross positive fair value	0	0	0	0	
Held for trading	0	0	0	0	
Non-traded	0	0	0	0	
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

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Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts															
Foreign exchange contracts															
Equity, commodity, and other contracts															
Futures and forwards															
Written options															
Exchange-traded															
Over-the-counter															
Purchased options															
Exchange-traded															
Over-the-counter															
Swaps															
Held for trading															
Interest rate contracts															
Foreign exchange contracts															
Equity, commodity, and other contracts															
Non-traded															
Interest rate contracts															
Foreign exchange contracts															
Equity, commodity, and other contracts															
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less															
Over 1 year to 5 years															
Over 5 years															
Gross negative fair value (absolute value)															
Gross positive fair value															
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross positive fair value (X)															
Held for trading (X)															
Non-traded (X)															
Current credit exposure (X)															
Credit losses on derivative contracts															
Past Due Derivative Instruments Fair Value															
30–89 days past due															
90+ days past due															
Other Ratios															
Current credit exposure / Risk-weighted assets															

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	0	0	0	0	
Gross losses	0	0	0	0	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	0	0	0	0	
Net losses	0	0	0	0	
Provision for loan and lease losses	0	0	0	0	
Adjustments	0	0	0	0	
Ending balance	0	0	0	0	
Memo: Allocated transfer risk reserve (ATTR)					

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets	0			0			0			0					
Provision for loan and lease losses / Average loans and leases	0			0			0			0					
Provision for loan and lease losses / Net loan and lease losses															
Allowance for loan and lease losses / Total loans and leases not held for sale	0			0			0			0					
Allowance for loan and lease losses / Total loans and leases	0			0			0			0					
Allowance for loan and lease losses / Net loans and leases losses (X)															
Allowance for loan and lease losses / Nonaccrual assets										0					
ALLL / 90+ days past due + nonaccrual loans and leases				0						0					
Gross loan and lease losses / Average loans and leases	0			0			0			0					
Recoveries / Average loans and leases	0			0			0			0					
Net losses / Average loans and leases	0			0			0			0					
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0					
Recoveries / Prior year-end losses															
Earnings coverage of net loan and lease losses (X)															

Net Loan and Lease Losses By Type

Real estate loans	0			0			0								
Real estate loans secured by 1-4 family															
Revolving															
Closed-end															
Commercial real estate loans															
Construction and land development															
1-4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Commercial and industrial loans	0			0			0			0					
Loans to individuals															
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases															

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	0	4	0	0	
90+ days past due loans and leases	0	300	0	39	
Nonaccrual loans and leases	0	0	0	171	
Total past due and nonaccrual loans and leases	0	304	0	210	
Restructured 30–89 days past due	0	0	0	0	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	0	0	0	0	
Total restructured loans and leases	0	0	0	0	
30–89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	0	0	0	0	
Other real estate owned	35,120	35,200	36,217	35,985	
Other Assets					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0			0			0			0					
90+ days past due loans and leases	0			0.10			0			0.55					
Nonaccrual loans and leases	0			0			0			2.42					
90+ days past due and nonaccrual loans and leases	0			0.10			0			2.97					
30–89 days past due restructured	0			0			0			0					
90+ days past due restructured	0			0			0			0					
Nonaccrual restructured	0			0			0			0					
30–89 days past due loans held for sale	0			0			0			0					
90+ days past due loans held for sale	0			0			0			0					
Nonaccrual loans held for sale	0			0			0			0					
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0			0			0			0					
90+ days past due assets	0			0.10			0			0.55					
Nonaccrual assets	0			0			0			2.42					
30+ days past due and nonaccrual assets	0			0.10			0			2.97					
Percent of Total Assets															
90+ days past due and nonaccrual assets	0			0			0			0					
90+ days past due and nonaccrual assets + other real estate owned	0.27			0.31			0.34			0.38					
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.27			0.31			0.34			0.38					
Allowance for loan and lease losses															
Equity capital + allowance for loan and lease losses	0.72			0.80			0.97			1.04					
Tier 1 capital + allowance for loan and lease losses															
Loans and leases + other real estate owned	4.32			10.30			28.80			83.98					

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0			0			0								
	90+ days past due	0			0			0								
	Nonaccrual	0			0			0								
Commercial and industrial	30–89 days past due	0			0.02			0			0					
	90+ days past due	0			1.58			0			0.55					
	Nonaccrual	0			0			0			2.42					
Individuals	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due															
	90+ days past due															
	Nonaccrual															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Revolving	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Closed-end	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Junior lien	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Commercial real estate	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Construction and development	30–89 days past due															
	90+ days past due															
	Nonaccrual															
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Multifamily	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Nonfarm non-residential	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Owner Occupied	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Farmland	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Credit card	30–89 days past due															
	90+ days past due															
	Nonaccrual															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus					
Retained earnings	0	0	0	0	
Accumulated other comprehensive income (AOCI)					
Common equity tier 1 minority interest					
Common equity tier 1 capital before adjustments/deductions					
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	
Accumulated other comprehensive income-related adjustments	0	0	0	0	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	0	0	0	0	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	0	0	0	0	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus					
Non-qualifying capital instruments					
Tier 1 minority interest not included in common equity tier 1 capital					
Additional tier 1 capital before deductions					
Less: Additional tier 1 capital deductions					
Additional tier 1 capital					
Tier 1 Capital					
Tier 2 Capital					
Tier 2 capital instruments and related surplus					
Non-qualifying capital instruments					
Total capital minority interest not included in tier 1 capital					
Allowance for loan and lease losses in tier 2 capital					
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions					
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions					
Tier 2 capital					
Exited advanced approach tier 2 capital					
Total capital					
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	0	0	0	0	
Less: Deductions from common equity tier 1 capital					
Less: Other deductions					
Total assets for leverage ratio					
Total risk-weighted assets					
Exited advanced approach total RWA					
Capital Ratios					
Common equity tier 1 capital, column A	0	0	0	0	
Common equity tier 1 capital, column B	0	0	0	0	
Tier 1 capital, column A	0	0	0	0	
Tier 1 capital, column B	0	0	0	0	
Total capital, column A	0	0	0	0	
Total capital, column B	0	0	0	0	
Tier 1 leverage	0	0	0	0	
Supplementary leverage ratio, advanced approaches HCs					

BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	-24,946	-23,399	-28,939	-19,201			
Total property and casualty	-24,946	-23,399	-28,939	-19,201			
Total life and health	0	0	0	0			
Claims and claims adjusted expense reserves (P/C)	2,417	5,991	0	0		-59.66	
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	1,340,588	1,113,716	1,026,772	1,048,865		20.37	51.78
Other insurance activities income	1,365,232	1,137,115	1,055,711	1,068,066		20.06	49.77
Insurance and reinsurance underwriting income	-24,644	-23,399	-28,939	-19,201			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	659	723	-2,140	3,465		-8.85	-91.10
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	123,034	110,457	92,999	99,212		11.39	55.18

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0					
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	19.37			18.30			17.81			18.31					
Premium income / Insurance activities revenue	0			0			0			0					
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	-3.58			-3.31			-6.10			-4.54					
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0					
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0					
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0					

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Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities	605,930	527,990	374,687	406,567	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	605,930	527,990	374,687	406,567	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans															
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases															
Total selected assets	14.76			40.91			-7.84			19.94					
Deposits															

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Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Retained credit exposure		0	0	0	0			
1–4 family residential loans		0	0	0				
Home equity lines		0	0	0				
Credit card receivables		0	0	0				
Auto loans		0	0	0				
Commercial and industrial loans		0	0	0				
All other loans and leases		0	0	0				
Unused commitments to provide liquidity (servicer advance)		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016		
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Asset-backed commercial paper conduits		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure					
Total retained credit exposure and asset sale credit exposure					

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30–89 days past due securitized assets	0	0	0	0			
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets.....	0	0	0	0			
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	0	0	0	0			

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	35,133	40,486	24,665	24,085		-13.22	3544.50
Dividends	34,900	36,500	21,800	23,100		-4.38	3777.78
Interest	233	3,986	2,865	985		-94.15	264.06
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	570,280	348,933	372,961	331,408		63.44	302.64
Dividends	569,000	348,299	372,942	331,359		63.37	301.78
Interest	1,280	634	19	49		101.89	21233.33
Management and service fees	0	0	0	0			
Other income	0	0	0	0			-100.00
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	605,413	389,419	397,626	355,493		55.47	324.56
Securities gains (losses)	0	0	0	0			
Other operating income	19,019	17,040	-5,870	13,868		11.61	
Total operating income	624,432	406,459	391,756	369,361		53.63	357.39
Operating Expenses							
Personnel expenses	20,103	24,244	1,805	16,062		-17.08	724.57
Interest expense	39,824	32,287	32,447	31,197		23.34	58.64
Other expenses	12,970	12,891	7,565	6,986		0.61	49.23
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	72,897	69,422	41,817	54,245		5.01	101.19
Income (loss) before taxes	551,535	337,037	349,939	315,116		63.64	449.95
Applicable income taxes (credit)	134,060	73,209	77,031	16,606		83.12	302.03
Extraordinary items				1,186			
Income before undistributed income of subsidiaries	417,475	263,828	272,908	299,696		58.24	531.03
Equity in undistributed income of subsidiaries	278,954	443,582	201,588	123,353		-37.11	25.70
Bank subsidiaries	8,868	28,966	39,488	4,253		-69.38	-64.75
Nonbank subsidiaries	270,086	414,616	162,100	119,100		-34.86	37.26
Subsidiary holding companies	0	0	0	0			
Net income (loss)	696,429	707,410	474,496	423,049		-1.55	141.74
Memoranda							
Bank net income	43,768	65,466	61,288	27,353		-33.14	67.95
Nonbank net income	839,086	762,915	535,042	450,459		9.98	147.96
Subsidiary holding companys' net income	0	0	0	0			

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Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	405,736	6.06	362,237	6.22	286,948	5.69	255,794		12.01	66.09
Common and preferred stock	405,736	6.06	362,237	6.22	286,948	5.69	255,794		12.01	66.09
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	5,540,084	82.71	4,852,819	83.38	4,305,333	85.30	4,104,216		14.16	70.57
Common and preferred stock	5,540,084	82.71	4,852,819	83.38	4,305,333	85.30	4,104,216		14.16	71.15
Excess cost over fair value	0	0	0	0	0	0	0			-100.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	0	0	0	0	0	0	0			-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	201,219	3	5,321	0.09	6,558	0.13	12,880		3681.60	9083.89
Cash and due from unrelated depository institution	5,714	0.09	336,370	5.78	320,748	6.35	221,040		-98.30	-98.01
Premises, furnishings, fixtures and equipment	0	0	495	0.01	505	0.01	521		-100.00	-100.00
Intangible assets	1,420	0.02	1,562	0.03	1,704	0.03	1,846		-9.09	-33.33
Other assets	258,734	3.86	247,153	4.25	123,098	2.44	215,545		4.69	101.92
Balance due from subsidiaries and related institutions	284,929	4.25	14,066	0.24	2,529	0.05	0		1925.66	
Total assets	6,697,836	100.00	5,820,023	100.00	5,047,423	100.00	4,811,842		15.08	70.72
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	992,517	14.82	707,590	12.16	706,982	14.01	706,378		40.27	80.70
Subordinated notes and debentures	0	0	0	0	0	0	0			
Other liabilities	795,347	11.87	691,949	11.89	598,560	11.86	625,509		14.94	29.21
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0			
Total liabilities	1,787,864	26.69	1,399,539	24.05	1,305,542	25.87	1,331,887		27.75	53.49
Equity Capital	4,909,972	73.31	4,420,484	75.95	3,741,881	74.13	3,479,955		11.07	77.99
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0			
Common stock	1	0	1	0	1	0	1		0.00	0.00
Common surplus	2,214,935	33.07	2,300,926	39.53	2,258,290	44.74	2,236,351		-3.74	2.98
Retained earnings	2,655,495	39.65	2,161,049	37.13	1,644,165	32.57	1,311,112		22.88	213.63
Accumulated other comprehensive income	39,541	0.59	-41,492	-0.71	-160,575	-3.18	-67,509			
Other equity capital components	0	0	0	0	0	0	0			
Total liabilities and equity capital	6,697,836	100.00	5,820,023	100.00	5,047,423	100.00	4,811,842		15.08	70.72
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	284,929	4.25	14,066	0.24	0	0	0		1925.66	

BHC Name

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RSSD Number

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Peer #

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	15.02			17.27			13.24			13.18					
Bank net income / Average equity investment in banks	11.28			19.54			23.91			10.98					
Nonbank net income / Average equity investment in nonbanks	15.96			16.37			12.56			11.48					
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	6.28			9.25			12.92			6.47					
Nonbank net income / Parent net income	120.48			107.85			112.76			106.48					
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	36.41			31.66			34.89			38.27					
Total debt / Equity capital	20.21			16.01			18.89			20.30					
Total debt + notes payable to subs that issued TPS / Equity capital	20.21			16.01			18.89			20.30					
Total debt + Loans guaranteed for affiliate / Equity capital	26.02			16.33			18.89			20.30					
Total debt / Equity capital – excess over fair value	20.21			16.01			18.89			20.30					
Long-term debt / Equity capital	20.21			16.01			18.89			20.30					
Short-term debt / Equity capital	0			0			0			0					
Current portion of long-term debt / Equity capital	0			0			0			0					
Excess cost over fair value / Equity capital	0			0			0			0					
Long-term debt / Consolidated long-term debt	65.03			70.49			87.81			96.85					
Double Leverage															
Equity investment in subs / Equity capital	121.10			117.97			122.73			125.29					
Total investment in subs / Equity capital	121.10			117.97			122.73			125.29					
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.49			1.12			1.79			2.08					
Equity investment in subs – equity cap / Net income-div (X)	2.08			1.53			2.87			3.34					
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	180.63			129.29			142.93			165.28					
Cash from ops + noncash items + op expense / Op expense + dividend	247.92			165.08			192.23			134.29					
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	75.60			103.48			142.46			105.88					
Pretax operating income + interest expense / Interest expense	1,484.93			1,143.88			1,178.49			1,110.08					
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,484.93			1,143.88			1,178.49			1,110.08					
Dividends + interest from subsidiaries / Interest expense + dividends	253.86			176.43			188.51			186.63					
Fees + other income from subsidiaries / Salary + other expenses	0			0			0			0					
Net income / Current part of long-term debt + preferred dividends (X)															
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.54			5.78			6.38			4.95					
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0					
To nonbank subsidiaries	5.80			0.32			0			0					
To subsidiary holding companies	0			0			0			0					
Total	5.80			0.32			0			0					
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	220.52			62.37			57.22			60.65					
Combined thrift assets (reported only by bank holding companies)	0			0			0			0					
Combined foreign nonbank subsidiary assets	0			0			0			0					

BHC Name

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Peer #

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	47.59			71.43			65.40			53.15					
Dividends declared / Net income	28.53			26.64			37.62			37.65					
Net income – dividends / Average equity	10.73			12.67			8.26			8.22					
Percent of Dividends Paid															
Dividends from bank subsidiaries	17.57			19.37			12.21			14.50					
Dividends from nonbank subsidiaries	286.41			184.83			208.95			208.03					
Dividends from subsidiary holding companies.....	0			0			0			0					
Dividends from all subsidiaries	303.98			204.20			221.16			222.53					
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	79.74			55.75			35.57			84.45					
Interest income from bank subsidiaries.....	0.53			6.09			4.67			3.60					
Management and service fees from bank subsidiaries	0			0			0			0					
Other income from bank subsidiaries.....	0			0			0			0					
Operating income from bank subsidiaries	80.27			61.84			40.24			88.05					
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	67.81			45.65			69.70			73.56					
Interest income from nonbank subsidiaries.....	0.15			0.08			0			0.01					
Management and service fees from nonbank subsidiaries	0			0			0			0					
Other income from nonbank subsidiaries.....	0			0			0			0					
Operating income from nonbank subsidiaries	67.96			45.74			69.71			73.57					
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies.....															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies.....															
Operating income from subsidiary holding companies.....															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	5.59			8.98			5.56			6.25					
Interest income from bank subsidiaries.....	0.04			0.98			0.73			0.27					
Management and service fees from bank subsidiaries	0			0			0			0					
Other income from bank subsidiaries.....	0			0			0			0					
Operating income from bank subsidiaries	5.63			9.96			6.30			6.52					
Dividends from nonbank subsidiaries	91.12			85.69			95.20			89.71					
Interest income from nonbank subsidiaries.....	0.20			0.16			0			0.01					
Management and service fees from nonbank subsidiaries	0			0			0			0					
Other income from nonbank subsidiaries.....	0			0			0			0					
Operating income from nonbank subsidiaries	91.33			85.85			95.20			89.72					
Dividends from subsidiary holding companies.....	0			0			0			0					
Interest income from subsidiary holding companies.....	0			0			0			0					
Management and service fees from subsidiary holding companies.....	0			0			0			0					
Other income from subsidiary holding companies.....	0			0			0			0					
Operating income from subsidiary holding companies.....	0			0			0			0					
Loans and advances from subsidiaries / Short term debt.....															
Loans and advances from subsidiaries / Total debt	0			0			0			0					